

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS**

In Re:)	In Proceedings
)	Under Chapter 13
DAREL B VOSS and,)	
DEBRA L VOSS,)	BK: 12-40489
Debtors.)	
)	

**OBJECTION TO WELLS FARGO FINANCIAL ILLINOIS INC'S
NOTICE OF POST-PETITION MORTGAGE FEES, EXPENSES AND
CHARGES**

COME NOW the Debtors, Darel B & Debra L Voss, by and through their attorneys, The Law Offices of Mueller & Haller, LLC, and for their Objection to Wells Fargo Financial Illinois Inc.'s Notice of Post-Petition Mortgage Fees, Expenses and Charges states as follows:

1. That on April 16, 2012, the Debtors filed for relief under Chapter 13 of the Bankruptcy Code.
2. That the Chapter 13 Plan filed by the Debtors states that both the regular monthly payments and the arrearages would be paid by the Chapter 13 Trustee with payments of \$1,746.00 beginning at filing.
3. That on June 25, 2012, Wells Fargo Financial Illinois Inc. filed a proof of claim. Said claim included mortgage arrears in the amount of \$20,296.58.
4. That on July 26, 2012, counsel objected to Wells Fargo Financial Illinois Inc.'s Proof of Claim #6-1 and requested that the Court enter an order increasing the arrearage to \$20,903.12 to include the May 2012 mortgage payment.

5. That on August 28, 2012, the Court sustained the objection and ordered the arrearage claim be increased to the amount of \$20,903.12 to include the May 2012 payment.
6. That on April 26, 2013, Wells Fargo Financial Illinois Inc. filed a Notice of Mortgage Payment Change increasing payments to \$718.72. That the Notice of Rescheduled Payments-Hazard Insurance attached, which was dated April 19, 2013, indicated the reason for increase was due to a failure to provide insurance. Said attachment listed a premium in the amount of \$1,234.00 with the first rescheduled payment May 18, 2013 and the last rescheduled payment March 18, 2014.
7. That on October 16, 2013, Wells Fargo Financial Illinois Inc. filed a Notice of Post-Petition Mortgage Fees, Expenses, and Charges. Said Notice indicated the fees were incurred April 19, 2013 for insurance advances in the amount of \$1,234.00.
8. That it appears the creditor may be attempting to collect the insurance advances both through the April 26, 2013 Notice of Mortgage Payment Change and October 16, 2013 Notice of Post-Petition Fees, Expenses, and Charges.
9. That, for the reasons stated above, the Debtors request that this Notice of Post-Petition Fees, Expenses, and Charges be denied.

WHEREFORE, the Debtors pray for an order from this Court denying the Notice of Post-Petition Fees, Expenses, and Charges and for such other relief as the Court deems just and proper.

DAREL B & DEBRA L VOSS,

By: /s/ William A. Mueller
William A. Mueller #6187732
James J. Haller #6226796
Michael K. Read #6238993
Attorneys for Debtors
5312 West Main Street
Belleville, IL 62226
(618) 236-7000

**NOTICE OF ELECTRONIC FILING AND
CERTIFICATE OF SERVICE BY MAIL**

STATE OF ILLINOIS)		Case No.: 12-40489
)	SS	
CITY OF BELLEVILLE)		Chapter 13

Stephanie Holland, being duly sworn, deposes and says:

Deponent is not a party to the action, is over 18 years of age, and resides in St. Clair County, Illinois.

On November 13, 2013, Deponent electronically filed with the Clerk of the U. S. Bankruptcy Court the **Objection to Wells Fargo Financial Illinois Inc.'s Notice of Post-Petition Mortgage Fees, Expenses and Charges.**

The Deponent served electronically the **Objection to Wells Fargo Financial Illinois Inc.'s Notice of Post-Petition Mortgage Fees, Expenses and Charges** to the following parties:

U.S. Trustee

U.S. Bankruptcy Court

Bob Kearney

and served by mail to the following parties:

Darel & Debra Voss
PO Box 225
Okawville IL 62271

Alonda L Long, Vice President
Wells Fargo Financial Illinois Inc
PO Box 10317
Des Moines IA 50306

Matoy L Woods, Vice President
Wells Fargo Financial Illinois Inc
PO Box 10317
Des Moines IA 50306

Wells Fargo Financial Illinois Inc
1 Home Campus X2302-04G
Des Moines IA 50328

by depositing a true copy of same, enclosed in a postage paid properly addressed wrapper, in a Belleville City Branch, official depository under the exclusive care and custody of the United States Postal Service, within the State of Illinois.

By: /s/Stephanie Holland